

In re **Kevin G. Gonder**Case No. 12-36714

(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				

Total:**\$0.00**

(Report also on Summary of Schedules)

In re **Kevin G. Gonder**Case No. 12-36714

(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank Checking account - \$400.13 Savings account - \$3,591.04	-	\$3,991.17
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit of \$1,300.00 with Huntington Meadows (Debtor expects to receive one-half upon eventual move out)	-	\$650.00
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods	-	\$1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Pictures - \$25.00 Books - \$10.00	-	\$35.00
6. Wearing apparel.		Clothing	-	\$200.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		Camera - \$20.00 Video recorder - \$100.00	-	\$120.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance policy through employer	-	\$0.00
10. Annuities. Itemize and name each issuer.	X			

In re **Kevin G. Gonder**Case No. 12-36714

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X	Elbit Systems of America 401(k) Plan	-	\$58,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re **Kevin G. Gonder**Case No. 12-36714

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X	Potential claims against Roni Deutch for creating Debtor's tax liability	-	\$0.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Mercedes Benz E350	-	\$13,000.00
26. Boats, motors, and accessories.	X			

In re Kevin G. Gonder

Case No. 12-36714

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X	Laptop and printer	-	\$200.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

3

continuation sheets attached

Total >

\$77,696.17

In re **Kevin G. Gonder**Case No. 12-36714

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Chase Bank Checking account - \$400.13 Savings account - \$3,591.04	11 U.S.C. § 522(d)(5)	\$3,991.17	\$3,991.17
Security deposit of \$1,300.00 with Huntington Meadows (Debtor expects to receive one-half upon eventual move out)	11 U.S.C. § 522(d)(5)	\$650.00	\$650.00
Household goods	11 U.S.C. § 522(d)(3)	\$1,500.00	\$1,500.00
Pictures - \$25.00 Books - \$10.00	11 U.S.C. § 522(d)(3)	\$35.00	\$35.00
Clothing	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Camera - \$20.00 Video recorder - \$100.00	11 U.S.C. § 522(d)(3)	\$120.00	\$120.00
Term life insurance policy through employer	11 U.S.C. § 522(d)(7)	\$0.00	\$0.00
Elbit Systems of America 401(k) Plan	11 U.S.C. § 522(d)(10)(E)	\$58,000.00	\$58,000.00
2006 Mercedes Benz E350	11 U.S.C. § 522(d)(2)	\$0.00	\$13,000.00
Laptop and printer	11 U.S.C. § 522(d)(3)	\$0.00	\$200.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$64,496.17	\$77,696.17

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxxxx3230		DATE INCURRED: NATURE OF LIEN: Debt COLLATERAL: Laptop REMARKS:				\$582.00
Conns Credit Corp. PO Box 2358 Beaumont, TX 77704-2358	-	VALUE: \$200.00				\$382.00
ACCT #: xxxxxxxxxxxxxxxx1000		DATE INCURRED: NATURE OF LIEN: Vehicle Loan COLLATERAL: 2006 Mercedes Benz E350 REMARKS:				\$14,294.00
Santander Consumer USA 8585 N. Stemmons Fwy., Ste. 1100-N Dallas, TX 75247	-	VALUE: \$13,000.00				\$1,294.00

No continuation sheets attached

Subtotal (Total of this Page) >
Total (Use only on last page) >

\$14,876.00

\$1,676.00

\$14,876.00

\$1,676.00

(Report also
Summary of
Schedules.)

(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units					
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:								
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	-	DATE INCURRED: CONSIDERATION: Taxes REMARKS:				\$2,430.38	\$2,430.38	\$0.00

Sheet no. 1 of 2 continuation sheets
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) >

\$2,430.38 \$2,430.38 \$0.00

Total >

(Use only on last page of the completed Schedule E.
Report also on the Summary of Schedules.)

Totals >

(Use only on last page of the completed Schedule E.
If applicable, report also on the Statistical Summary
of Certain Liabilities and Related Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Domestic Support Obligations						
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: xxx7467		DATE INCURRED: CONSIDERATION: Child Support REMARKS:				\$8,891.00	\$8,891.00	\$0.00
Attorney General Child Support PO Box 12017 Austin, TX 78711-2017	-							

Sheet no. 2 of 2 continuation sheets
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) >

\$8,891.00 \$8,891.00 \$0.00

Total >

\$11,321.38

(Use only on last page of the completed Schedule E.
Report also on the Summary of Schedules.)

Totals >

(Use only on last page of the completed Schedule E.
If applicable, report also on the Statistical Summary
of Certain Liabilities and Related Data.)

	\$11,321.38	\$0.00
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: Bentley Square 1601 Eastchase Parkway Fort Worth, TX 76120	-	DATE INCURRED: CONSIDERATION: Debt REMARKS:			\$189.00
ACCT #: Camden Development Inc. 8900 Randol Mill Fort Worth, TX 76120	-	DATE INCURRED: CONSIDERATION: Debt REMARKS:			\$845.00
ACCT #: xxxxxxxxxxxx2243 Capital One Bank (USA) N.A. PO Box 30285 Salt Lake City, UT 84130	-	DATE INCURRED: CONSIDERATION: Debt REMARKS:		X	\$356.00
ACCT #: Dana Gonder 1807 Valleywood Drive Carrollton, TX 75006	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: First National Bank PO Box 2951 Omaha, NE 68103-2951	-	DATE INCURRED: CONSIDERATION: Debt REMARKS:			\$493.00
ACCT #: HSBC Card Services, Inc. PO Box 5253 Carol Stream, IL 60197-5253	-	DATE INCURRED: CONSIDERATION: Debt REMARKS:			\$1,043.00
Subtotal >					\$2,926.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxx4242 Hunter Warfield 4620 Woodland Corporate Blvd. Tampa, FL 33614	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for Camden Development Inc.			Notice Only
ACCT #: Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	-	DATE INCURRED: CONSIDERATION: Taxes REMARKS:			\$124,116.10
ACCT #: xxxxxx4997 Midland Credit Management, Inc. 8875 Aero Drive San Diego, CA 92123	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for HSBC Card Services, Inc.			Notice Only
ACCT #: Midland Credit Management, Inc. PO Box 60578 Los Angeles, CA 90060-0578	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for Midland Funding LLC and First National Bank			Notice Only
ACCT #: xxxxxx6985 Midland Funding LLC 8875 Aero Drive, Ste. 200 San Diego, CA 92123	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for First National Bank			Notice Only
ACCT #: xxxxxxxxxx1937 Rent Recovery Solutions 2814 Spring Road SE, Ste. 30 Atlanta, GA 30339	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Collecting for Bently Square			Notice Only
Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$124,116.10	
			Total >		
			(Use only on last page of the completed Schedule F.)		
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxxxxxxxxxxx3106		DATE INCURRED: CONSIDERATION: Debt REMARKS:			\$412.00
TXU Electric/TXU Energy PO Box 650393 Dallas, TX 75265-0393	-				
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$412.00	
			Total >	\$127,454.10	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Huntington Meadows	Residential lease Contract to be ASSUMED

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse		
Single	Relationship(s): Son	Age(s): 14	Relationship(s):
Employment:		Debtor	Spouse
Occupation		Production Manager	
Name of Employer		Elbit Systems of America	
How Long Employed		11 Years	
Address of Employer		3401 Quorum Drive Fort Worth, TX 76137	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$5,128.86	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	\$5,128.86	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$689.38	
b. Social Security Tax	\$205.84	
c. Medicare	\$71.06	
d. Insurance	\$245.96	
e. Union dues	\$0.00	
f. Retirement <u>401(k)</u>	\$153.86	
g. Other (Specify) <u>401(k) Loan</u>	\$622.96	
h. Other (Specify) <u>Child Support</u>	\$923.08	
i. Other (Specify) <u>Life Insurance</u>	\$69.36	
j. Other (Specify)	\$0.00	
k. Other (Specify)	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$2,981.50	
6. TOTAL NET MONTHLY TAKE HOME PAY	\$2,147.36	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify):	\$0.00	
12. Pension or retirement income	\$0.00	
13. Other monthly income (Specify):		
a.	\$0.00	
b.	\$0.00	
c.	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$2,147.36	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$2,147.36	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$662.00
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$110.00
b. Water and sewer	\$30.00
c. Telephone	\$125.00
d. Other: Cable/internet	\$120.00
3. Home maintenance (repairs and upkeep)	\$10.00
4. Food	\$375.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$70.00
7. Medical and dental expenses	\$150.00
8. Transportation (not including car payments)	\$350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$20.00
b. Life	
c. Health	
d. Auto	
e. Other:	\$220.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: 2006 Mercedes Benz E350	\$336.00
b. Other: Taxes (old)	\$40.51
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$431.00
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,149.51
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$2,147.36
b. Average monthly expenses from Line 18 above	\$3,149.51
c. Monthly net income (a. minus b.)	(\$1,002.15)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

IN RE: Kevin G. Gonder

CASE NO 12-36714

CHAPTER 7

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Tolls	\$40.00
Grooming	\$100.00
Son's activities	\$250.00
Conn's (laptop)	\$41.00
Total >	\$431.00

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re **Kevin G. Gonder**Case No. **12-36714**Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$77,696.17		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$14,876.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$11,321.38	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$127,454.10	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,147.36
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$3,149.51
TOTAL		18	\$77,696.17	\$153,651.48	

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re **Kevin G. Gonder**Case No. **12-36714**Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 11/2/2012

Signature /s/ Kevin G. Gonder
Kevin G. Gonder

Date _____

Signature _____

[If joint case, both spouses must sign.]